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## Main factors analysis of bank staff labor motivation

It is shown in this article that changes in modern business have led to an increase in the importance of the human factor, put staff management to the forefront in the system of management, determined the growth in the importance of accounting for motivation, methods of labor incentives, including the content and working conditions. The growing role of labor motivation as an element of the bank staff management process is considered. It is shown that a well-thought-out system of labor motivation is one of the most important factors determining the success of an organization. The main factors of labor motivation of the bank staff are determined. It is highlighted that the growth of the quality of life of workers depends on the solution of social issues. Information was received on the type of motivation, the expression of motives, the structure of value interests, the level of satisfaction with the work of bank staff were determined. The main components of the functioning of labor motivation are considered, on the basis of which you can develop practical recommendations for improving the staff management mechanisms of the bank. It was revealed that, in general, the bank staff has a well-developed motivational structure. The materials of the study indicate the need for additional adjustment of measures and adoption of measures aimed at increasing the motivation and stimulation of banking work. It was highlighted that when studying the state of the bank's staff management system, it is necessary to use an integrated approach, including both the study of quantitative and qualitative indicators and social indicators. The necessity of applying an integrated approach that allows the bank to overcome crisis situations, survive in a tough competitive environment and improve the quality of the working life of its staff is shown.

*Keywords:* staff management, bank staff, labor motivation, stimulation, job satisfaction, quality of working life.

### Introduction

Lately, changes occurring in modern business have led to an increase in the importance of the human factor, have put staff management to the fore in the system of management, determined the growth in the importance of accounting for motivation, methods of labor incentives, including the content and working conditions. At present time, more than ever, in order to ensure business sustainability, the mobilization of organizational resources of the bank is important. A well-designed system of labor motivation is one of the most important factors determining the success of an organization [1–5].

The First President of the country N. Nazarbayev indicated the growing importance of the human factor in modern conditions in his Message to the people of Kazakhstan «Growth of the welfare of Kazakhstan: increasing incomes and quality of life» (October 5, 2018), stressing that: «New technologies, robotization and automation complicate labor requirements and the quality of human capital. A completely new architecture of financial systems is being built... Today, global and local problems are intertwined. Under these conditions, the development of the main wealth — a person becomes the answer to the challenges and the key to the success of the state... It is necessary to change the approaches in work. «The well-being of Kazakhstan depends primarily on the steady growth of income and the quality of life» [6].

It has been defined that high motivation of staff is the most important condition for the success of any organization. No organization can count on success if there is a lack of attitude of workers to work with high returns, their interest in the final results of work and their desire to contribute to the achievement of goals. Motivation is an internal process of conscious choice by a person of one or another type of behavior, determined by the complex influence of external (stimuli) and internal (motives) factors. In the process of formation of the motivation mechanism, social values, norms and rules of behavior are learned, specific value orientations and attitudes in the field of labor are developed. As components of the functioning of the motivation of labor activity, researchers refer to inclusiveness or non-involvement in labor activity, the motivational core, job satisfaction and labor behavior [1; 335]. Motivation is «the process of achieving a balance between the goals of a company and an employee in order to fully meet the needs of both» [7; 5].

It is known that «the efficiency of the bank depends largely on the competent staff management and qualified banking operations by employees. A bank can lose money resources and rich clients in the absence of qualified staff, without building up professional potential» [8; 12].

Currently, along with economic efficiency, meaning the realization of the organization's goals (productivity, profitability, improving the quality of products, services, etc.) due to the economical use of limited resources, they increasingly use the concept of «social efficiency». Social efficiency is manifested in the degree of achievement of individual goals of employees and characterizes the satisfaction of expectations, desires, needs and interests of employees (payment and content of work, the possibility of personal self-realization, satisfaction with work, the socio-psychological climate in the team, etc.) [9; 3].

S.V. Shekshnya stresses that «the effectiveness of the organization's work as a whole is made up of the efficient use of all organizational resources, including the potential of each employee» [10; 28].

Factors of labor motivation of bank employees A.V. Selyuk was divided into two large groups: «External — working conditions, salary, status, prestige of the profession and place of work, work schedule, relations with colleagues, quality of management control; creating an environment conducive to the emergence of commitment to organizational goals, career advancement. External motivation factors have an immediate and strong, but not necessarily lasting effect. Internal — achievement, recognition, responsibility, freedom of action, the ability to realize themselves, as well as develop their skills and abilities, the content of work. Intrinsic motivation is more prolonged, but in most cases it is less pronounced» [11; 5].

Satisfaction with work in general terms means an employee's assessment of the conditions in which the labor process proceeds, mediated by the assessment of the level of realization of the expectations of the individual carrying out the labor activity. Satisfaction can be presented at the emotional level (as pleasure from work), at the behavioral level (as employee involvement in work) at a rational level (as the degree of compliance of the parameters of the working environment with the expectations and aspirations of the worker). Job satisfaction determines satisfaction with life and confidence in the future, i.e. is the basis of human social well-being. Usually, a sharp decrease in life satisfaction is associated with a decrease in real incomes and the devastation of the consumer market. Without denying the impact of these reasons, it should be noted that the general growth of dissatisfaction with life is basically connected with the labor crisis, since labor is the main component of human life. When analyzing the place of satisfaction in the mechanism of the functioning of labor motivation, it was revealed that passion for work provokes an interest in self-realization of the individual in work, striving to develop and improve their potential, increases the openness of the individual to communicate on vocational working grounds; on the basis of enthusiasm (incapacity) for work, inclusiveness or non-inclusion in it, the motivational core of the individual is formed — the type of work motivation. The first is a motivational type — workers are focused mainly on meaningful and socially significant work, the second is mainly focused on wages and other non-labor values, the third is workers, in whose minds the significance of various values is balanced; it is through satisfaction (its rational component) that the factors of the working environment influence the motivation of labor activity; being the basis of the general moral and psychological state of an employee, satisfaction accumulates the assessments of various aspects of the production situation and, through feedback mechanisms, transmits them to the motivational core, increasing or decreasing the significance of individual values and requirements [1; 392].

The content of the motivation of the individual is determined not only by the type of motivation, but also by the structure of the practical requirements for work, wealth and the power of motivation. At the same time, wealth of motivation is defined as the number and variety of needs and benefits that are significant for an individual and are satisfied by his work activity. The strength of motivation is the total intensity of the desire to satisfy significant needs. The level of power can be adopted to classify the latter into motives of achievement and motives of conservation (avoidance). Achievement motivation is a source of increased activity, the motivation of conservation maintains activity at a level that allows you to avoid sanctions associated with limiting or reducing the benefits obtained [1; 396].

#### *The main results of the study*

Currently, identifying the reasons forcing people to work with full force and in the interests of the organization, determining the level of job satisfaction of employees is one of the urgent tasks in the field of management. Considering the above, we conducted a sociological study of labor motivation to identify the type of motivation, the severity of motives, determine the structure of value orientations and interests, the

level of satisfaction with the work of the staff of a Ust-Kamenogorsk city bank. The study was conducted by the method of questioning, the main condition for the questioning was complete anonymity.

As a result of the research conducted on the type of respondents' motivation (A. Maslow's pyramid of needs), it was found that secondary needs significantly prevail over primary ones, if secondary needs were 60.7 %, then primary needs account for only 39.3 % (Table 1). The tendency to increase of secondary needs in the sequence «cashier-specialist-manager» has been revealed. The significant prevalence of secondary needs can be explained by the relatively high level of education of the respondents, about 87 % of employees have higher education.

Table 1

**Distribution of respondents according to the needs of Maslow's pyramid, %**

No.	Type of needs	Pyramid level number	Total
1	Secondary needs	V	60,65
		IV	
		III	
2	Primary needs	II	39,35
		I	

*Note.* Made by authors.

According to Kibanov A.Y. classification of motives, questions 1 and 2 of the subgroups characterize the value orientation, and questions 3 and 4 of subgroups — the pragmatic orientation of the respondents [1; 489]. It was found that the majority of workers (about 75 %) belong to the second type of motivation, i.e. mainly focused on wages and status values (pragmatic orientation) (Table 2; Fig. 1). The results of the study we obtained are consistent with the data of A.Y. Kibanov: «The majority of workers currently belong to the type of motivation, the motivational core of which is based on high (in their understanding) wages (the second type of motivation, workers, mainly focused on wages and status values). Their motives are aimed at avoiding a reduction in the benefits obtained (preservation of them)» [1; 490].

Table 2

**Distribution of respondents by orientation of orientation, %**

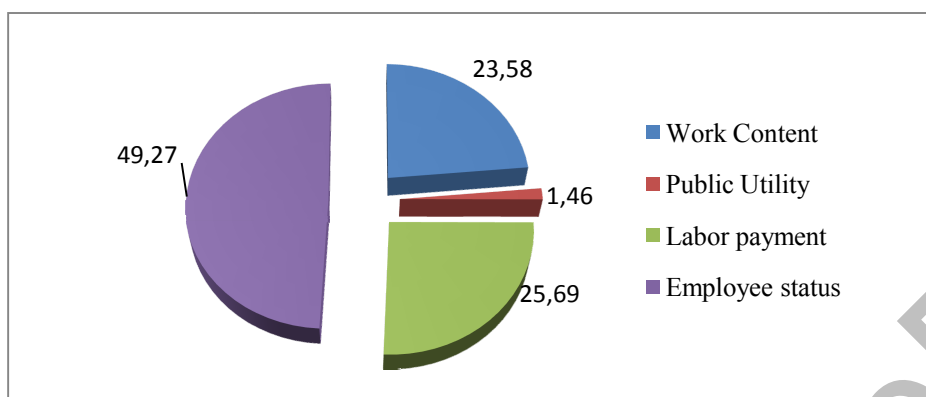
Orientation direction	Group of questions	Total
Value orientation	The content of the work	25.04
	Public utility	
Pragmatic orientation	Salary	74.96
	Employee status	

*Note.* Made by authors.

As a result of the study of the type of motivation according to Trifonenko V.V. classification of motives, it was found that workers have approximately the same severity of motives with a slight predominance of rationalistic motives (39 %), the share of social motives and self-realization motives are 30 % and 31 %, respectively. At the same time, the leaders expressed the motives of self-realization (42 %), while the specialists and cashiers — rationalistic motives, 42 % m 45.3 % (Fig. 2).

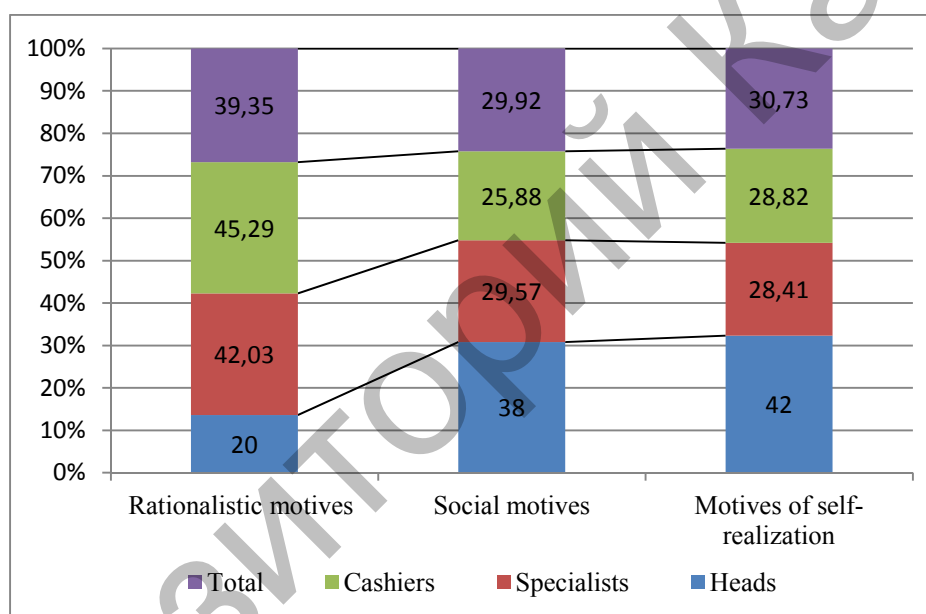
It was revealed that a social motive (the labor mood of the team (75.6 %)) has a significant or very significant motivating influence on workers;) and favorable working conditions (65 %) as a result of the analysis of the influence of motivating factors on the labor activity of the respondents. Moreover, if managers are motivated to have a maximal motivating influence on social motives (moral encouragement, good relations with colleagues), then on specialists, along with social motives, the maximum influence is exerted by rationalistic motives (good earnings). For cashiers, rationalistic motives are characteristic (good earnings, social benefits and surcharges). Women, unlike men, are most motivated by rationalistic motives (good earnings (79.4 %) and favorable working conditions (74.5 %)). For men, the manifestation of social motives and self-actualization motives is characteristic. The presence

of factors in women due to the action of rationalistic motives and motives associated with social and living conditions of work also indicates in his research V.V. Trifonenko.



Note. Made by authors.

Figure 1. Distribution of respondents by type of motivation, %



Note. Made by authors.

Figure 2. The distribution of respondents by the expression of motives, %

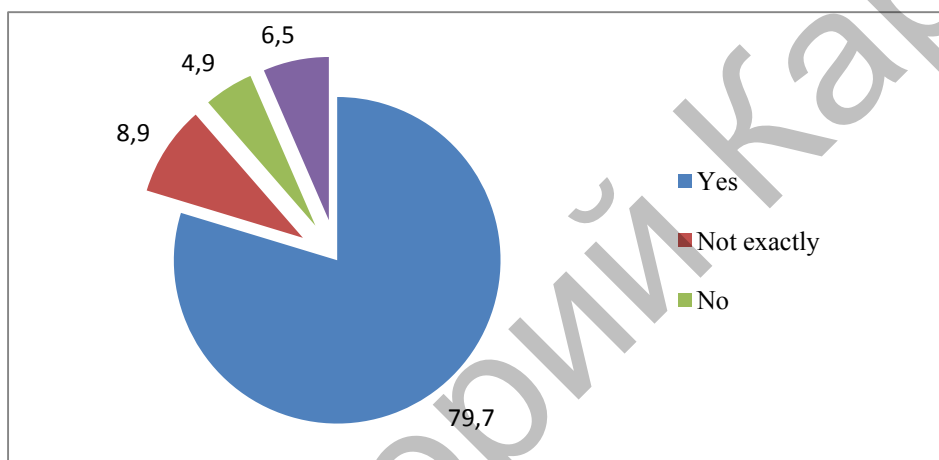
Analysis of the degree of influence of motivating factors on the labor activity of respondents depending on gender, age, level of education and length of service revealed that a good or very significant motivating effect on men is having good relationships with colleagues. Women, unlike men, have a substantial or very significant motivating effect on good earnings (79.4 %). Workers with higher education have a significant or very significant motivating influence on the working spirit of the team (75.7 %). Younger respondents (up to 29 years of age) have a significant or very significant motivating influence from good earnings (91.9 %), after 30 years, factors such as good relations with colleagues and favorable working conditions begin to motivate as much as possible. Persons over 50 years of age are most motivated by moral encouragement, favorable working conditions and the working spirit of the team. Respondents who have worked for up to 5 years have a significant or very significant motivating effect on good earnings (93.2 %), with work experience of over 5 years — favorable working conditions (84.6 %), and with work experience over 10 years the influence of this factor increases to 95.2 %.

Respondents selected 3 of the most significant factors Among the factors impeding full-impact work. The first place in the rank was taken by the «hard work» factor (89.4 %), the second place was «the lack of

prospects for professional and job growth» (67.5 %) and the third place was «there is no connection between the wage rate and the results of work, my qualifications and professionalism» (54.5 %). The results indicate the need to take into account these factors when organizing the work of bank staff.

It was found that 25.2 % of employees answered that «yes, often» feel negative mental states associated with work, while such a positive response was noted mainly among cashiers (47.1 %), possibly due to the specifics of their activities. Among the 3 negative factors encountered during work, 84.5 % of respondents indicated «long work at the computer», followed by «monotony and monotony of work» (65 %) and «uneven workload during the working day (month, year)» (55.3 %). The results indicate the existing shortcomings in the organization of labor and the need to take measures for the organization and maintenance of labor.

It is known that «the most obvious psychological result of labor motivation is job satisfaction, we have studied the general job satisfaction and the level of satisfaction with various parties of labor. As a result of the study, it was revealed that 79.7 % of respondents are fully satisfied with their work (Fig. 3). About 9 % of respondents are not completely satisfied with the work. 4.9 % of respondents indicated that they are not satisfied with their work, and 6.5 % found it difficult to answer this question. There is a tendency to increase job satisfaction in the sequence of «cashier-specialist-manager».

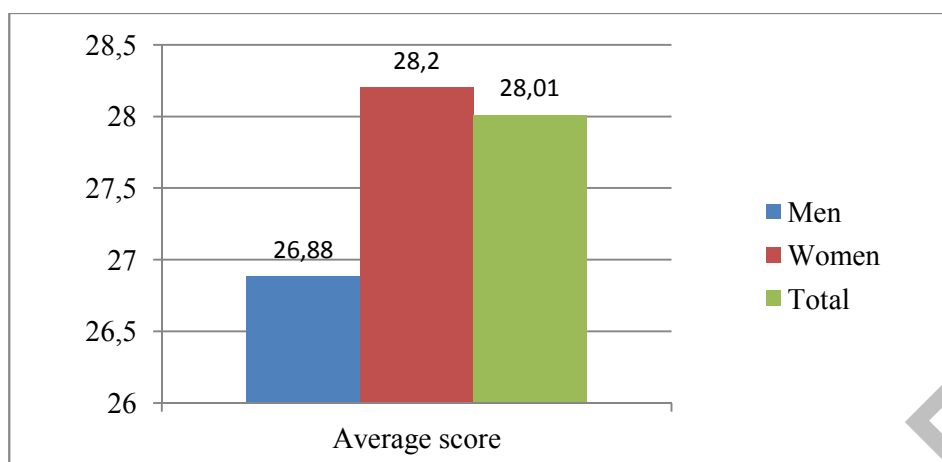


Note. Made by authors.

Figure 3. The structure of job satisfaction of bank staff, %

The majority of respondents (86.2 %) are satisfied or rather satisfied with their work on the general job satisfaction scale. Revealed a tendency to increase job satisfaction in the sequence of «cashier-specialist-supervisor». The analysis of respondents' satisfaction with various aspects of work activity showed that 91.1 % of respondents are satisfied with the moral and psychological climate in the team. Only 68.3 % of respondents are satisfied with the salary. 42.3 % of employees do not satisfy the level of social benefits and payments. Almost 31 % of respondents are not satisfied with the opportunities for career growth. 30 % of employees are not satisfied with the advanced training opportunities. Depending on age, young people are more satisfied with their work than their colleagues over 40 years old. It has been established that male workers are more satisfied with their work. Compared to men, women make more demands on the level of social benefits and payments (48 %) and the attitude of the administration to the needs of workers (32.4 %).

An analysis of the degree of satisfaction of needs, requests and expectations of respondents showed that about 87 % of employees were satisfied, their degree of satisfaction was in the range of 21–32 points, which is rated as «satisfied», and on a five-point scale it corresponds to an estimate of «4». A tendency towards an increase in satisfaction in the sequence «cashier — specialist — manager» was revealed, which corresponds to 79.4 %, 88.4 % and 95 %. The average score of respondents was 28 points. Compared to women, men are more satisfied with the needs, demands and expectations, their average score was 26.9 points versus 28.2 points for women (Fig. 4).



Note. Made by authors.

Figure 4. Average score of satisfaction of needs, requests and expectations of respondents

### Conclusion

Thus, the results of the study allowed us to obtain information about the type of labor motivation, the severity of motives, the structure of value orientations and interests, the level of satisfaction with the work of bank staff. It was revealed that, in general, the bank staff has a well-developed motivational structure. The degree of satisfaction of their needs, requests and expectations corresponds to the «satisfied» or «4» rating (on a five-point scale).

The studymaterials indicate the need for additional adjustment of measures and adoption of measures aimed at increasing the motivation and stimulation of banking work. It is necessary to use an integrated approach, including both the study of quantitative and qualitative indicators, and social indicators when studying the state of the bank's staff management system. The use of such an integrated approach will allow the bank to overcome crisis situations, survive in the conditions of a tough competitive environment and improve the quality of the working life of its staff. The main factors of labor motivation are identified, on the basis of which practical recommendations can be developed for improving bank staff management mechanisms. Timely solution of social issues will lead not only to improving the well-being of employees, but also to improving the quality of his life.

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## Банк қызметкерлерінің еңбек уәждемесінің негізгі факторларын талдау

Мақалада қазіргі бизнесте болып жатқан өзгерістер адам факторының маңыздылығының өскені, қызметкерлерді басқаруды басқару қызметі жүйесіндегі алдыңғы жоспарға ұсынғаны көрсетілген, еңбекті ынталандыру әдістерін, оның ішінде мазмұны мен еңбек жағдайларын қоса алғанда, уәждеменені есепке алудың маңыздылығы анықталған. Банк қызметкерлерін басқару процесінің элементі ретінде еңбек уәждемесінің өсу рөлі қарастырылды. Еңбек уәждемесінің жақсы ойластырылған жүйесі ұйымның табыстылығын анықтайтын маңызды факторлардың бірі болып табылады. Банк қызметкерлерінің еңбек уәждемесінің негізгі факторлары анықталды. Қызметкерлердің өмір сүру сапасының өсуі әлеуметтік мәселелерді шешуге байланысты. Мотивация түрі, уәждердің айқындылығы туралы ақпарат алынды, бағалы мүдделердің құрылымы, банк қызметкерлерінің жұмысына қанағаттану деңгейі туралы ақпарат алынды. Банк қызметкерлерін басқару тетіктерін жетілдіру бойынша практикалық ұсыныстар әзірлеуге болатын еңбек уәждемесінің негізгі компоненттері қаралды. Жалпы банк қызметкерлерінің жеткілікті дамыған мотивациялық құрылымы бар екені анықталды. Жүргізілген зерттеу материалдары банк еңбегінің уәждемесі мен ынталандырылуын арттыруға бағытталған іс-шараларды қосымша түзету және шаралар анықталды қажеттілігін көрсетеді. Банк қызметкерлерін басқару жүйесінің жай-күйін зерделеу кезінде сандық, сапалық көрсеткіштерді, сондай-ақ әлеуметтік көрсеткіштерді зерделеуді қамтитын кешенді тәсілді пайдалану қажет. Банкке дағдарыстық жағдайларды еңсеруге, қатаң бәсекелестік орта жағдайында өмір сүруге және өз персоналының еңбек өмірінің сапасын арттыруға мүмкіндік беретін кешенді тәсілді қолдану қажеттілігі көрсетілген.

*Кілт сөздер:* қызметкерлерді басқару, банк қызметкерлері, еңбекмотивациясы, ынталандыру, еңбекпен қанағаттану, еңбек өмірінің сапасы.

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## Анализ основных факторов трудовой мотивации банковского персонала

В статье показано, что изменения, происходящие в современном бизнесе, привели к росту значимости человеческого фактора, выдвинули управление персоналом на передний план в системе управленческой деятельности, определили рост значения учета мотивации, методов стимулирования труда, включающих содержание и условия труда. Рассмотрена возрастающая роль мотивации труда как элемента процесса управления банковским персоналом. Показано, что хорошо продуманная система мотивации труда является одним из важнейших факторов, определяющих успешность организации. Определены основные факторы трудовой мотивации персонала банка. Выделено, что от решения социальных вопросов зависит рост качества жизни работников. Получена информация о типе мотивации, выраженности мотивов, определены структура ценностных интересов и уровень удовлетворенности трудом банковского персонала. Рассмотрены основные компоненты функционирования трудовой мотивации, на основе которой можно разработать практические рекомендации по совершенствованию механизмов управления персоналом банка. Выявлено, что, в целом, банковский персонал имеет достаточно развитую мотивационную структуру. Материалы проведенного исследования указывают на необходимость дополнительной корректировки мероприятий и принятия мер, направленных на повышение мотивации и стимулирование банковского труда. Отмечено, что при изучении состояния системы управления банковским персоналом необходимо использовать комплексный подход, включающий как изучение количественных, качественных показателей, так и социальных. Показана необходимость применения комплексного подхода, позволяющего банку преодолеть кризисные ситуации, выжить в условиях жесткой конкурентной среды и повысить качество трудовой жизни своего персонала.

*Ключевые слова:* управление персоналом, банковский персонал, мотивация труда, стимулирование, удовлетворенность трудом, качество трудовой жизни.

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